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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/670,358 Confirmation No.: 5273
Applicant : Gregory PHILLIPS et al.
Filed : September 26, 2003
Title : DEBIT PURCHASING OF STORED VALUE CARD FOR USE BY
AND/OR DELIVERY TO OTHERS
TC/Art Unit : 3624
Examiner: : Unknown

Docket No. : 47004.000262
Customer No. : 21967

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08A (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

In accordance with 37 C.F.R. § 1.98(a)(2)(ii), copies of cited U.S. patents and/or U.S. patent application publications for national stage applications under 35 U.S.C. 371, are not being provided.

Applicants respectfully point out that the submission of the listed references in this Supplemental Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Supplemental Information Disclosure Statement is not an indication that a search has been made by Applicants.

For the convenience of the Examiner in considering the cited references, a copy of each of the cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings,

underlinings, and/or other notations. These markings, underlinings, and/or other notations are not to be construed as drawing the Examiner's attention either to selected parts or away from other parts of the cited references. Any such markings were either present on the copies of the cited references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.


In accordance with 37 C.F.R. § 1.97(b), this Supplemental Information Disclosure Statement is believed to be submitted prior to issuance of a first Office Action. Therefore, it is respectfully submitted that no fee is required for consideration of this information. However, in the event any fee is deemed necessary, the Commissioner is authorized to charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

Dated: December 30, 2004

By:


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TDB/sdw

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	10/670,358
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Art Unit	3624
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Sheet 1 of 3

Attorney Docket Number 47004.000262

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US- 5703344	12/30/1997	Bezy et al.	

FOREIGN PATENT DOCUMENTS

*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code:	Number - Kind Code (if known)				YES	NO
	2.	EP	959440	11/24/1999	Kawan et al.		<input type="checkbox"/>	<input type="checkbox"/>

NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
	3.	SONG, Time Magazine Article, Monday, April 12, 2004, "A card that asks for ID", 1 page		
	4.	BREHL, "Banks issue cash-card pledge," The Toronto Star, Thursday, October 9, 1997, 1 page		
	5.	SANCHEZ-KLEIN, "Electronic purse" alliance planned," Computerworld, July 29, 1998, printed 2/23/2001, 2 pages		
	6.	Business Times, "Electronic purse can free you from ATM drag," printed 2/23/2001, 1 page		

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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Sheet **2** of **3****Attorney Docket Number** 47004.000262**NON-PATENT LITERATURE DOCUMENTS**

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
	7.	News Clippings, "Electronic purse card" to be launched tomorrow," New Straits Times, September 18, 1999, printed 2/23/01, 3 pages		
	8.	RACHEL KONRAD, Associated Press, IBM had a bunch of unusual ideas in 2003, printed from Philly.com on 1/21/04, posted on Tues., Jan 13, 2004, 2 pages		
	9.	S. P. Miller et al., Section E.2.1: Kerberos Authentication and Authorization System, Project Athena, Cambridge, Massachusetts, December 21, 1987, 39 pages		
	10.	ECARD, Frequently asked questions, printed 2/23/2001, 7 pages		
	11.	MACHILIS, Computerworld, "Have it the 'smart' way: Burger King program drives smart-card use," printed 2/23/2001, 1 page		
	12.	Press Release, March 5, 2004, Payment data systems files patent on debit card payment solution, American City Business Journals, 1 page		
	13.	Press releases '99, "Proton world and Europay to co-operate in creation of new CEPS-compliant E-purse application," printed 2/23/2001, Waterloo, Belgium, 28, June 1999, 2 pages		
	14.	SCIA (Smart Card Industry Association), About Smart Cards, "Electronic Purse," printed 2/23/2001, www.scia.org, 1 page		

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Sheet	3	of	3	Attorney Docket Number	47004.000262
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			YES	NO
	15.	CORDIS, PACE IST-1999-11531 PACE, "Purse application for cross border use in euro," printed 2/23/2001, www.cordis.lu, 3 pages		
	16.	SK100 Smart Card Electronic Purse Balance Reader, printed 2/23/2001, 1 page		
	17.	Press Release, April 21, 1997, "Smart card for loyalty and e-purse applications eclipses capability of conventional mag-stripe cards, printed 2/23/2001, 3 pages, www.1.slb.com		
	18.	SmartAxis, Load cash on to your e-purse card, Supported Currencies and Schemes, printed 2/23/2001, www.smartaxis.co.uk, 9 pages		
	19.	"The Electronic Purse Reaches the Car Park", printed 2/23/2001, 2 pages		
	20.	STUBER, Bank of Canada, "The electronic purse: An overview of recent developments and issues," Technical Report No. 74, January 1996, printed 2/23/2001, www.bankofcanada.ca, 2 pages		
	21.	ICL, Understanding the benefits, "Smartcity offers a number of important benefits to both the card issuers and the customers," printed 2/27/2001, www.icl.com, 2 pages		
	22.	Visa first to launch electronic purse load via GSM mobile phone, Johannesburg, 7 April 1999, printed 2/23/2001, www.cellular.co, 4 pages		
	23.	HANSELL, New York Times, "Visa to unveil electronic purse cards," printed 2/23/2001, 2 pages		
	24.	MACHLIS et al., "Will smart cards replace ATMs?," Computerworld, printed 2/23/01, 3 pages		
	25.	HOTCHKISS, D. Anne, "ATM's at the head of their class," Bank Marketing, Vol. 29, No. 3, pp. 26-32, March 1997		

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